

ACA InfoSheet #1 for Senior Citizens

The Affordable Care Act of 2010: What Seniors Need to Know About Health Care Reform

The new healthcare reform law (Patient Protection and Affordable Care Act of 2010, called the ACA) is complicated. The ACA has different features for people of different ages. The law's provisions start at various times from 2010 to 2020. ACA InfoSheet #1 lists some major features of the ACA that are important to Senior Citizens, and suggests places to get more information about the law.

Senior citizens, age 65 and over, need to know that:

- 1. Starting in 2010 – All traditional Medicare benefits are still covered under the Affordable Care Act. Traditional Medicare benefits are guaranteed.**
- 2. The Medicare Part D Prescription Drug Benefit has a “donut hole” between basic coverage and high-use coverage. In 2010, Seniors who have more than \$2,830 in total drug costs reach the “donut hole” and have to pay full cost until they reach \$6,440 in total drug costs. At that point, Seniors pay only 5% of further prescription drug costs. 2010 Only – This year, Seniors who reach the “donut hole” will get a rebate of \$250 to help cover their costs. From 2011 to 2019 – The “donut hole” in Prescription Drug coverage will gradually be closed over the next nine years, so that in 2020, people enrolled in Medicare Part D will pay no more than 25% of their total prescription drug costs, no matter how high those costs are.**
- 3. Starting in 2010 – Medicare and private health insurance plans for Senior Citizens will cover a wide range of preventive care services at no cost to the patient. This includes a free annual health examination, immunizations (flu and pneumonia shots), and screening tests, such as mammograms and cholesterol tests. All of these services will be provided with no fee, no deductible, and no co-pay. See www.HealthCare.gov for a list of the services covered.**
- 4. Starting in 2010 – Nationally, about 9 million “dual-eligibles” – people who qualify for both Medicaid and Medicare – will receive care coordination to make their healthcare more effective and efficient.**
- 5. Starting in 2010 – To help cover all Seniors, the ACA requires more high-income Seniors (annual income of \$85,000 or more for individuals and \$170,000 or more for couples) to pay increased Medicare premiums.**
- 6. Starting in 2011 – The Affordable Care Act (ACA) does not cut Medicare payments to doctors. (See #8.) The ACA does include efforts to save money by reducing Medicare fraud and increasing the quality and efficiency of healthcare.**
- 7. Starting in 2011 – The Affordable Care Act rewards doctors and nurse-practitioners who go into Primary Care (Family Practice), which needs a larger workforce. Nurse-practitioners and doctors who go into Primary Care will be eligible for more education scholarships and**

repayment of student loans. From 2011 through 2015, Primary Care Providers (doctors, nurse-practitioners, and others) will receive a 10% bonus for the primary care services they provide to people enrolled in Medicare.

- 8. Starting in 2011** – Private insurers offering Medicare Advantage (MA) plans will no longer be paid extra by Medicare to cover additional services (dental, vision, free health club memberships). Some of the MA plans may lower their costs by reducing the extra services, raising the co-pays, or reducing payments to doctors.

To learn more about the Affordable Care Act of 2010, please try these suggestions:

- Go to your local library and ask the Reference Librarian to help you find information about the Affordable Care Act.
- Check the “Medicare and You” book that the federal government sends each year to people enrolled in Medicare. In the book, there are telephone numbers for information, or you can write a letter to Medicare with your questions.
- If you use a computer, please try the following websites:
 - American Association of Retired People
<http://www.aarp.org/health/health-care-reform/info-04-2010/healthreforms.html>
 - Kaiser Family Foundation – Click the KFF Summary of New Health Reform Law.
<http://www.kff.org/healthreform>
 - National Council on Aging
<http://www.ncoa.org/straighttalk>
 - Robert Wood Johnson Foundation
<http://www.rwjf.org/healthreform>
 - State of Michigan
<http://www.michigan.gov/ofir> Click on Healthcare Insurance Information & What’s New.
<http://www.michigan.gov/healthcarereform> for State information.
 - United States Government -- These websites show the latest information.
<http://www.healthcare.gov> and <http://www.medicare.gov>

As federal and state agencies put the provisions of the Affordable Care Act in place, the federal rules and special state features may cause this information to become out-of-date. Please check federal and state websites for up-to-date information or visit your local library.

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